

ACADEMICIA: An International Multidisciplinary Research Journal

ISSN: 2249-7137 Vol. 13, Issue 11, November 2023 SJIF 2022 = 8.252

A peer reviewed journal

ACADEMICIA

ISSN (online) : 2249-7137

ACADEMICIA

An International  
Multidisciplinary Research  
Journal



Published by

**South Asian Academic Research Journals**

A Publication of CDL College of Education, Jagadhri

(Affiliated to Kurukshetra University, Kurukshetra, India)

**ACADEMICIA**

An International Multidisciplinary Research Journal

ISSN (online) : 2249 –7137

Editor-in-Chief : Dr. B.S. Rai

Impact Factor : SJIF 2022 = 8.252

Frequency : Monthly

Country : India

Language : English

Start Year : 2011

Indexed/ Abstracted : Scientific Journal Impact Factor (SJIF2022 - 8.252), Google Scholar, CNKI Scholar, EBSCO Discovery, Summon (ProQuest), Primo and Primo Central, I2OR, ESJI, IJIF, DRJI, Indian Science and ISRA-JIF and Global Impact Factor 2019 - 0.682

E-mail id: saarjournal@gmail.com

**VISION**

The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management including social sciences , education and information & technology. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.

SR. NO.	PARTICULAR	PAGE NO.	DOI NUMBER
1.	<b>IMPROVING THE METHODS OF DEVELOPING SPEECH SKILLS IN 7TH GRADE STUDENTS</b> Tursunova Feruza Umurzakovna	1-6	10.5958/2249-7137.2023.00089.7
2.	<b>DIRECTIONS OF ECONOMIC DEVELOPMENT OF THE RAILWAY TRANSPORT SYSTEM</b> Nasimov Shavkat Vasiyevich	7-16	10.5958/2249-7137.2023.00088.5
3.	<b>FINANCIAL STATE OF ENTERPRISES AND FACTORS AFFECTING IT FINANCIAL STATE ANALYSIS</b> Sharipova Zebo Bekmurodovna	17-27	10.5958/2249-7137.2023.00090.3
4.	<b>THE PROBLEMS OF REFLECTION OF NATIONALITY IN THE TRANSLATION OF A LITERARY TEXT (IN THE EXAMPLE OF KHALED HOSSEINI'S WORK "A THOUSAND SPLENDID SUNS")</b> Tukhtanova Mumtozbeqim	28-33	10.5958/2249-7137.2023.00091.5
5.	<b>A PATTERN OF DELAYED MARRIAGE AMONG YOUNG PEOPLE, REASONS AND CONSEQUENCES: A STUDY OFBAGGAMARH VILLAGE IN DISTRICT JAMMU</b> Swati Sharma	34-39	10.5958/2249-7137.2023.00092.7

## IMPROVING THE METHODS OF DEVELOPING SPEECH SKILLS IN 7TH GRADE STUDENTS

**Tursunova Feruza Umurzakovna\***

\*Teacher,

Department of Uzbek Science Language,  
Yunusabad district school number 260,  
Tashkent City, Republic of Uzbekistan,  
Tashkent, UZBEKISTAN

**DOI: 10.5958/2249-7137.2023.00089.7**

---

### ABSTRACT

*The article provides information about communicative competence and its types, guidelines for its formation in students, understanding and explanation abilities of communication partners during communication, and the arena of psychological communication.*

**KEYWORDS:** *competence, communicative competence, psychological arena, social and psychological training(SPT), situation parameters.*

---

### INTRODUCTION

Communicative competence generally refers to the ability to establish and maintain appropriate relationships with other people. Competence includes a set of knowledge, skills and abilities that enable effective communication. This type of competence includes the ability to change the depth and scope of communication, to be understood and explained by communication partners.

**Communicative Competence** is the developing and mainly conscious experience of communication between people, which is formed in the context of direct interaction. The process of improving communicative competence is related to personal development. The means of regulating communicative actions are a part of human culture, and their acquisition and enrichment occurs according to the same laws as the development and reproduction of the entire cultural heritage. In many ways, acquisition of communicative experience occurs not only in the process of direct interaction. A person also learns about the nature of communicative situations, problems of interpersonal relationships and how to solve them from literature, theater, cinema. In the process of mastering the communicative sphere, a person receives from the cultural environment the means of analyzing communicative situations in verbal and visual forms.

Communicative competence is directly related to the characteristics of human social roles. Communicative competence implies the flexibility and freedom of use of verbal and non-verbal means of communication and can be considered as a category that regulates the system of human relations with himself, the natural and social world. Thus, both individual and personal qualities, as well as socio-cultural and historical experience, help to form competence in communication.

One of the tasks of communicative competence is the assessment of knowledge resources that provide adequate analysis and interpretation of situations. To diagnose this assessment, there is

currently a large block of techniques based on the analysis of free descriptions of various communicative situations.

Another way to learn communicative competence is observation in natural or specially organized game situations with the help of technical means and meaningful analysis of the obtained data. Depending on the different purposes, the speed of speech, intonation, pauses, non-verbal techniques, mime and pantomime, organization of communicative space can be taken into account.

One of the diagnostic parameters can be the number of methods used, and another - the adequacy of their use. Of course, such a diagnostic system is very laborious, and its quality implementation requires a lot of time and high skill of the observer. The difficulty of assessing communicative competence is that in the process of communication, people are guided by a complex system of rules for regulating joint actions. If it is possible to analyze the interaction, then the rules by which people enter this situation are not always implemented.

**The Arena of Psychological Communication** includes the process of social-psychological training. One of the means of developing communicative competence is social and psychological training (SPT). Analysis of the possible influence of the arena of psychological communication shows that deep personal formations of training participants are also affected during group work. After all, a person receives new accurate information about himself. And this information affects personal variables such as values, motives, attitudes. All this supports the possibility of connecting SPT with the process of personality development, or rather with the beginning of this process. In fact, the new information received in the training about oneself and others, as a rule, prompts a reconsideration of the concept of self-awareness and the concept of "the other", which exists with a strong emotional mediation. Deep communication learning is both a means and an outcome of SPT's influence. Personal development consists not only in building the highest levels in its composition, but also in weakening existing and ineffective ones.

Ways to develop communicative competence. One of the means of developing communicative competence is social and psychological training (SPT). This relatively new scientific and practical direction of psychology is currently receiving intensive development as an integral and important part of the psychological service system. Despite the variety of specific forms of SPT, they all have a common feature - it is a means of influence aimed at developing certain knowledge, skills and experiences in the field of interpersonal communication. It can be said that psychologically this means:

*develop a system of skills and communication skills;*  
*correction of the existing interpersonal communication system;*  
*creating personal conditions for successful communication .*

Thus, we can say that the development of competence in communication implies the adequate selection and use of all sets of tools aimed at developing personal subject-subject aspects of communication and subject-object components of this process.

Broadly speaking, a person's interpersonal competence can be defined as his/her competence in interpersonal perception, interpersonal behavior, and interpersonal interaction.

Communication in interpersonal communication is not the same as simple exchange of information because:

*certain interpersonal relationships appear between people;*

*this relationship is variable;*

*the thought is not equal to the literal meaning of the word.*

A characteristic feature of communication with people is the existence of barriers that prevent the entry of information. It makes sense for barriers to arise because communication has an impact. In the case of successful exposure, a person may experience some changes in his worldview. Not everyone is ready for it and does not want it, because such changes destroy his stability, his thoughts about himself and other people, so a person protects himself from exposure.

It is understood that any communication effect is not threatening. On the contrary, there are many cases where the received information is positive, strengthens a person's position, and gives him emotional satisfaction. Thus, a person should be able to recognize useful and harmful information. How to do this?

Let's observe the appearance of obstacles. Speech in human communication is the main method of influencing. If the listener trusts the speaker as much as possible, he will fully accept the speaker's ideas, while protecting himself from the speaker's influence, very carefully "let go" of the listener's trust. Consequently, each speaker is inspired and not influenced when faced with counter-psychological activity, which is the basis for the emergence of communication barriers. These obstacles include: avoidance, authority, misunderstanding. Thus, the methods of protection against exposure are as follows:

*avoiding contact with sources of exposure;*

*to misunderstand one's own culture, logic, style, language and foreign language, semantic field, style and logic.*

Accordingly, to overcome obstacles, the following is necessary:

*attracting and keeping the attention of the communication partner;*

*of the interlocutor's situation, self, feelings and logic .*

Currently, the situational approach is increasingly developing, where the parameters of the situation serve as a starting point for the analysis of communication.

**Types of Communicative Competence** The concept of a person's communicative competence is important not only for theory, but also for communication practice. Theoretically, on the technical plane, it develops the understanding of the communicative person, more fully reveals the features of functioning in the system of social interactions. At the practical level, both this category itself and the methods of its practical use are used for evaluating the quality of work of professional communicators, personnel management, organizing a training system for specialists, analyzing conflict and crisis situations, and for many of the above-mentioned management tasks. is necessary.

Several approaches to understanding communicative competence are presented in the scientific literature. Communicative competence is a certain level of formation of personal and professional experience of interaction with others, which is necessary for a person to work

successfully in a professional environment and in society within the framework of his abilities and social status.

At the same time, in the phrase "communicative competence" the adjective "communicative" is the predicate of the main concept "authority". In addition, the definitions given above are based on incomplete, insufficient ideas about the communicative person as a social subject who implements communicative practice.

Without any controversy, a person's communicative competence is equated to a much broader category - social competence. If we ignore the defining elements, this concept means communicative competence as a certain level of forming the subject's experience of interaction with other subjects. This interpretation of the category in question is weak on several grounds.

*First*, the relationship between the category of authority and the verbal construction "level of formation is experience". *Secondly*, this concept closes communicative competence only with personal experience, because it leaves in parentheses such important components of communicative personality as knowledge and ability. Competence in the most general form is understood as having knowledge that allows you to judge something, to express a weighty authoritative opinion. Competence in a broader sense is the subject's ability to exercise his powers in a certain field of activity.

Competence in this context refers to a specific field of responsibility, a range of responsibility, a function or a set of functions given to a social subject in the system of social activity (social competence) or social division of labor (professional competence). There are two possible concepts of qualifications - normative and terminal. Normative concept interprets the category of authority as a feature that realizes the subject's own characteristic in a certain society (community) within the socially recognized (normal) framework. Going beyond the normative range from below (incompatibility) and above (hypercompetence) is considered abnormal and belongs to the category of incompetence. With this understanding, the competence of the subject has a certain extended character, and the question of greater or lesser competence can be raised. If the entity exercises its powers at a lower value of the normative interval, it is not very competent. If it is high, its authority will be high. The terminal concept of authority interprets the norm not as an interval, but as a clearly defined value. With this approach, there are only two possible cases of exercising a person's authority in any field of activity - authority and incompetence.

We further use the normative concept of the category of competence. Based on this understanding, we can form a metric definition of authority: under the authority of the subject, we understand the level of the implementation of its powers, or in other words, the characteristics of the quality of the implementation of powers in a certain field of activity. Considering the qualification category, we can distinguish general and special powers. The first one is closely related to the processes of socialization and can be defined as a person's social competence. By general or social competence, we understand the ability of a social subject to function normally in society (that is, within the framework defined by social norms).

**Special (professional) Competence** is the ability of a social subject to function normally in a specialized field of activity and professional community (ie, within the framework defined by relevant social norms), to effectively exercise specialized (professional, official, etc.) powers.

Special competence is a function of special education, professional socialization and professional experience. Communicative competence in its most general form can be defined as a person's ability to function normally as a communicative actor (that is, within the framework defined by relevant social norms). Or, if we use the metric version of the definition, by communicative competence we understand the quality of performance of communicative actor functions by a social subject. In order to understand communicative competence, its proximity to the normative framework is important. This isolation means that the category of communicative competence is interconnected.

Depending on the normative range of this or that element of society, one person can be recognized as communicatively competent in one community and incompetent in another. In general, a person's communicative competence consists of two components - general and special communicative competence. For many individuals, for those whose professional activities are not related to the organization and implementation of communication, general communicative competence corresponds to such communicative competences.

**General Communicative Competence** is a person's social competence. It describes the ability of a person to communicate in various situations and is carried out at the level of everyday communication, at the level of the practice of mutual information exchange, both in everyday life and in the professional sphere. In addition to general, special communicative competence is required for professional communicators.

Special communicative competence, like any special competence, requires special training. The category of communicative competence should not be confused with the categories of communicative performance or communicative effectiveness. Communicative performance should be understood as a measure of the communicator's goal achievement as a result of self-initiated interaction. Communicative efficiency is understood as reduced to one denominator (value or otherwise) with the ratio of communication effects corresponding to the goal of the communicator and the resources used by the communicator to achieve these goals in this interaction.

**In Conclusion**, *it can be said that* reforms were carried out in education to form communicative competence from school age. In particular, the effectiveness of the scientific research on the inclusion of the basic communicative competence among the basic competencies was scientifically substantiated. Pilot work was carried out in Uzbekistan during 2012-2016 and was finally put into practice in 2017. All general education subjects were included in the state requirements. It envisages communicative competence - first of all, in social relations, the ability to communicate effectively in one's native language and in any foreign language, to follow the culture of communication, social flexibility, and to develop the ability to work effectively in a team.

## REFERENCES:

1. Muslimov N., and others. Technology of formation of professional competence of teachers of vocational education. 2013 -T.: "Science and technologies".
2. Supiyeva B.A Guidelines for the use of modern pedagogical technologies in language education. 2016 - T.: Nowruz. 180 p.
3. Q. Talibov, D. Faizullayeva. Innovative educational technologies and pedagogical component. 2012 - Tashkent. 156 p.



4. Q. Tolibov, D. Faizullayeva. Innovative educational technologies and pedagogical component. 2018. - T.: "Teacher". p. 122

## DIRECTIONS OF ECONOMIC DEVELOPMENT OF THE RAILWAY TRANSPORT SYSTEM

**Nasimov Shavkat Vasiyevich\***

\*Independent Student,

Tashkent State University of Economics,

Tashkent, UZBEKISTAN

Email id: nasimov.shavkat.@mail.ru

**DOI: 10.5958/2249-7137.2023.00088.5**

---

### ABSTRACT

*In this article, the main directions determining the development of the organizational and economic foundations of the railway transport system, the main tasks of the economic development of the railway transport system, the volume of transportation of certain types of goods in railway transport and the trends of indicators of the work of railway transport in Uzbekistan were studied, the structural reform of railway transport the most important conditions were indicated, the studied problems were systematized according to the results of the analysis, and at the same time, the principles of strategic integration of railway transport and a model of the development of the railway transport system were proposed.*

**KEYWORDS:** *Organizational And Economic Basis Of The Railway Transport System, Simulation Model, Cargo Delivery, Transport Logistics System, Hierarchy Of Tasks, Transport Complex, Transport-Expedition, Transit Potential, Intermodal And Multimodal Transport Types, Services Market, Railway Transport Infrastructure, Main Routes, Logistic Concept, Simulation Model.*

---

### INTRODUCTION

The stable development of international economic relations is mainly determined by transport activities. The length of transport routes in the world is 50 million. Stabilization was noted at the level of more than a kilometer. According to the World Bank, today "the international transport market is estimated at 2.2 trillion (6.8% of GDP)". In most countries of the world, the share of transport in GDP is 4 - 9 percent, and in population employment is 3-7 percent [1]. On the one hand, the transport system reflects the level of development of the national economy, and on the other hand, the level of security of the country.

In the world, extensive scientific research is being conducted on the effective development of the transport system. In particular, economic development of the railway transport system positive effects of the development of the railway transport network have been noted in the studies conducted on the formation of economic approaches that ensure the effective development of the railway transport system, a comprehensive approach to the issues, however, a comprehensive opinion on the direction and scope of these effects has not been formed. Based on this, economic development of the railway transport system determines the need to conduct additional research.

Special attention is being paid to rapid development of transport communications as an important branch of economy in our country. In this regard, In 2022-2026, the Development Strategy of

---

New Uzbekistan also calls for "development of the market and infrastructure of transport and logistics services, raising the level of electrification of the railway infrastructure to 60% and rapid development of the highway network, "green corridors" for foreign trade in the field of transport and expansion of transit opportunities and transit cargo priority tasks such as bringing the volume to 15 million tons" [2]. important tasks have been determined and the President of the Republic of Uzbekistan stated in his Address to the Oliy Majlis that "We need to develop the transport and logistics sector in order to deliver our products to the domestic and foreign markets, to reduce the cost of goods" [3]. This, in turn, means the effective use of the country's transport-transit potential and modern delivery technologies, as well as the expediency of conducting scientific research on ways of economic development of the railway transport system.

## **Analysis of Literature on the topic**

The theoretical and methodological foundations of the development of the railway transport system are reflected in the scientific research of a number of local and foreign scientists. According to the English economist Anthony Venables, the transport complex is a set of national economic networks specialized in meeting the needs of social production for transporting goods and passengers [4].

D. According to Bauersox, he paid special attention to the problems of multimodal and intermodal transportation, including the advantages and economic efficiency of transportation organization compared to traditional methods. At the same time, the author specifically mentions the transport system, which includes transport networks, vehicles and transport companies [5].

According to G. Samadov, A. Zoxidov, A. Gulamov and M. Ravshanov, among the scientists of our country, "the transport system is a complex of transport modes and infrastructures that are interconnected in the process of delivering goods and passengers to their destination, that is, interdependent transport sectors, labor resources and the country in order to effectively manage the economy, the management system of all types of transport is understood" [6].

## **Research Methodology**

Effective development of the railway transport system The results of the scientific research of national and foreign scientists, who were engaged in the analysis of the problems, served to evaluate the theoretical and methodological basis of this study and the system in terms of both quantity and quality. In the preparation of the article, abstract and analytical observation, comparative and factor analysis, indicative, selective observation, comparison, economic-statistical, induction and deduction, indicative, selective observation, comparison, correlation and regression analysis, economic-mathematical modeling, isikawa diagram, etc. methods used.

## **Analysis and Results**

The transport complex, which performs the main "blood circulation" function, is of particular importance in the effective development of the economy of world countries. An effective transport system optimizes the movement of goods and products in the domestic market, as well as increases the economic competitiveness of the country in foreign trade, and provides an opportunity to accelerate the processes of integration into the world market. In general, the large-scale development of the country, the high speed of interregional economic relations, in a broad sense, directly depends on the effective operation of the transport infrastructure [7].

Fundamental economic reforms in railway transport require development of the concept of its development. Accordingly, there is a need to develop a new system of views on the economic development of railway transport. This is the lack of effective communication and cooperation between management at all levels of the railway production system, including ensuring the transportation process, availability of sufficient number of appropriate rolling stock, track quality, optimal circulation of wagons, effective scheduled maintenance, logistics, marketing, etc. It is explained by the fact that it is the most important problem of the existing organizational and economic mechanism of the railway transport system.

It is appropriate to consider the impact of the country's transport network on economic development not only in terms of quantitative growth, but also in terms of qualitative changes in the economy, that is, scientific and technical progress and the spread of innovations. The transport system is revealed through specific results of influence on the socio-economic development of the country (Table 1.1).

**TABLE 1.1 THE RESULTS OF THE IMPACT OF THE TRANSPORT SYSTEM ON THE COUNTRY'S ECONOMIC DEVELOPMENT<sup>1</sup>**

No	Type of exposure	Results of the impact
1.	Directly	decrease / increase in the cost of product production; decrease / increase in efficiency of local enterprises; growth / limitation of population movement, recreational opportunities, social relations.
2.	Indirectly	improving the investment environment; increase innovative activity. stimulate the intensive development of related industries; increase the efficiency of the use of other production factors, increase market opportunities for their use; formation of aggregate demand.
3.	Term	<b>Long-term improvement:</b> meeting the needs of businesses and residents for high-quality transport services; increasing tax revenues from the availability of transport infrastructure; delivery of residents to workplaces; job creation; providing the population with products (delivery). <b>Short-term effect:</b> effects of cost reduction or, on the contrary, cost increase; meeting the needs of the population to move for various purposes at a certain time of the year.
4.	According to the means of exposure	<b>Endogenous effect:</b> improving transport links for businesses and residents; increase investment attractiveness of the region and as a place of permanent residence. <b>Exogenous influence:</b> inclusion of the region in interregional and foreign economic relations.
5.	Depending on the level of exposure	<b>Local level-</b> development of internal transportation, expansion of local markets, increase of opportunities for business, increase of population mobility. <b>Regional level-</b> expansion of business, increasing the possibilities of forming agglomerations; improving population mobility and staffing of

	enterprises. <b>National level-</b> ensuring national security, territorial integrity of the country, creating opportunities for business expansion, population and capital mobility.
--	--

The results of the long-term socio-economic growth of the transport system and the impact on the country's economic development are shown in the following. A direct effect of the transport infrastructure is to reduce production costs while improving the infrastructure. In the institutional direction of economic theory, the physical and institutional infrastructure has the ability to reduce transaction costs (communication, transport, information).

Assessing the position of the railway network in the country's economy, determining the prospects for the development of the network, and conducting research on the study and forecasting of trends, with a direct impact on the medium and long-term strategy of the railway network, today's policy, material and technical resources, labor force and the development of the financial situation serves as a basis for determining the need and developing its long-term strategy.

The level of development of railway transport has a direct impact on the development of the country's economy, because the transport costs included in the final price of the product and the ability to ensure timely delivery are important competitiveness factors of local enterprises. Therefore, studying the main performance indicators of the railway transport system, the stages of development of transport and logistics infrastructures, and developing recommendations for eliminating existing problems in the system is one of the main issues today. In Uzbekistan, 5.3% of the local freight volume and 92.5% of the transit volume are accounted for by railway transport [9].

The main commodities offered for transportation include coal, grain, oil, ore, mineral fertilizers and other bulk bulk and liquid cargoes (Table 1). As can be seen from the data in the table, the main part of the cargo transported by railway transport falls on the products of the mining industry (coal, oil and oil products, ferrous and non-ferrous metals, ores).

**TABLE 2 VOLUME OF TRANSPORTATION OF CERTAIN TYPES OF CARGO IN RAILWAY TRANSPORT<sup>2</sup> THOUSAND TONS**

Indicators	2016	2017	2018	2019	2020	2021	2022
Coal	3 971.0	3 712.7	442.9	5 632.6	5 231.0	4 459.2	5 673.8
Oil products	10,773.9	10,661.4	10,961.9	6 769.4	6 156.2	5 951.6	5 372.2
Black and non-ferrous metals	959.5	887.2	812.7	1 079.3	1 280.9	1 113.2	1 054.9
Chemical and mineral fertilizers	4 304.2	4 381.3	4 049.8	3 451.4	3 602.6	4 210.9	4 641.7
Construction goods	7 728.7	6 690.3	6 329.4	5 475.3	5 575.5	4 071.9	5 607.7
Cement	5 325.7	5 514.1	4 846.4	4 866.4	5 112.0	5 044.5	4 582.1
Wood products	46.3	21.2	18.9	27.1	31.2	19.7	23.0
Grains and grain products	1 266.9	1 269.6	1 662.4	1 737.1	1 645.2	1 898.6	2 000.4

<b>Total</b>	<b>34 376.2</b>	<b>33 137.8</b>	<b>29 124.4</b>	<b>29,038.6</b>	<b>28,634.6</b>	<b>26,769.6</b>	<b>28,955.8</b>
--------------	-----------------	-----------------	-----------------	-----------------	-----------------	-----------------	-----------------

The delay in the delivery of goods is explained by the fact that there are still problems at the stopping points of the rolling stock, this situation shows the need to improve the efficiency of the rolling stock in order to ensure the effective performance of the assigned tasks by the railway transport. Table 2 presents information describing the use of some types of workers, cargo, rolling stock in general use.

**TABLE 3 INDICATORS OF RAILWAY TRANSPORT IN UZBEKISTAN<sup>3</sup>**

<b>Indicators</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Locomotive productivity, gross tkm per day	947	1015	1056	1110	1190	1200
Freight car productivity, tkm net per day	30	30.4	30.8	31.1	32	32.2
Average speed of the freight train on the section, km-h	32	31	30.6	31.3	30	31
Technical speed of the freight train, km-h	39.3	39.7	40.4	40.7	41.1	41
Average cycle time of a freight car, per day	4.6	5.78	4.2	4.1	3.84	3.9

In the last fifteen years, the volume of cargo transportation has increased by 27% and the number of passengers has increased by 86%, but it can be observed that the inventory of mainline locomotives used in the transportation process has decreased by 18.2%. The reduction of the section speed of the freight train by 9.6% has led to a certain decrease in the capacity of the railway transport [10]. In 2016-2021, the technical and section average speed of freight trains is much lower than the specified speed, and in our opinion, the following factors have a negative effect on the speed of trains:

freight trains are late for the specified time;

technical failures at stations;

increase in technological time standards for trains at stations;

increase in the standard of time spent on troubleshooting at the station;

adverse effects of working personnel associated with the movement of freight trains.

The extensive nomenclature of transport-logistics services and their wide range of possible changes in quality, the impact they can have on the competitiveness of services and the cost of spending, while other factors require the enterprise to have a clear, specific strategy in the field of providing logistics services to consumers. A comparative analysis of freight costs by types of transport is presented (Table 3).

If we pay attention to the price analysis on a comparative basis, we can see that the costs of our country's producers are somewhat higher. For example, to deliver one standard carload (60 t of textiles) per kilometer, the rail transport service costs \$7.29.[12]. The same figure is \$4.24 in neighboring Kazakhstan, \$3.65 in Kyrgyzstan, \$6.83 in Tajikistan, and \$2.65 in Turkmenistan. This has a negative impact on the competitiveness of our country's railway transport in

international transportation [8].

**TABLE 4 COMPARATIVE ANALYSIS OF FREIGHT COSTS IN MODES OF TRANSPORT<sup>4</sup>**

<b>The price of transporting 20 tons of cargo per 1 km by car(in the case of a textile product)</b>				
<b>Uzbekistan</b>	<b>Kazakhstan</b>	<b>Kyrgyzstan</b>	<b>Tajikistan</b>	<b>Turkmenistan</b>
\$2.45	\$1.70	\$1.55	\$1.35	\$0.92
<b>The cost of transporting 1 standard wagon of cargo per 1 km(up to 100 km.)</b>				
<b>Uzbekistan</b>	<b>Kazakhstan</b>	<b>Kyrgyzstan</b>	<b>Tajikistan</b>	<b>Turkmenistan</b>
\$7.29	\$4.24	\$2.65	\$6.83	\$2.65
<b>Number of necessary procedure documents for export and import</b>				
10/11	10/12	9/10	11/12	6/5

It should be noted that today the share of private companies in cargo transportation activities in the country is constantly increasing. Transports carried out by the rolling stock of private companies are formed under the influence of the state tariff system. Accordingly, the most important conditions for the structural reform of railway transport were as follows [13]:

ensuring continuous operation and safety of the transportation process;  
state regulation and self-management mechanisms of the market economy.

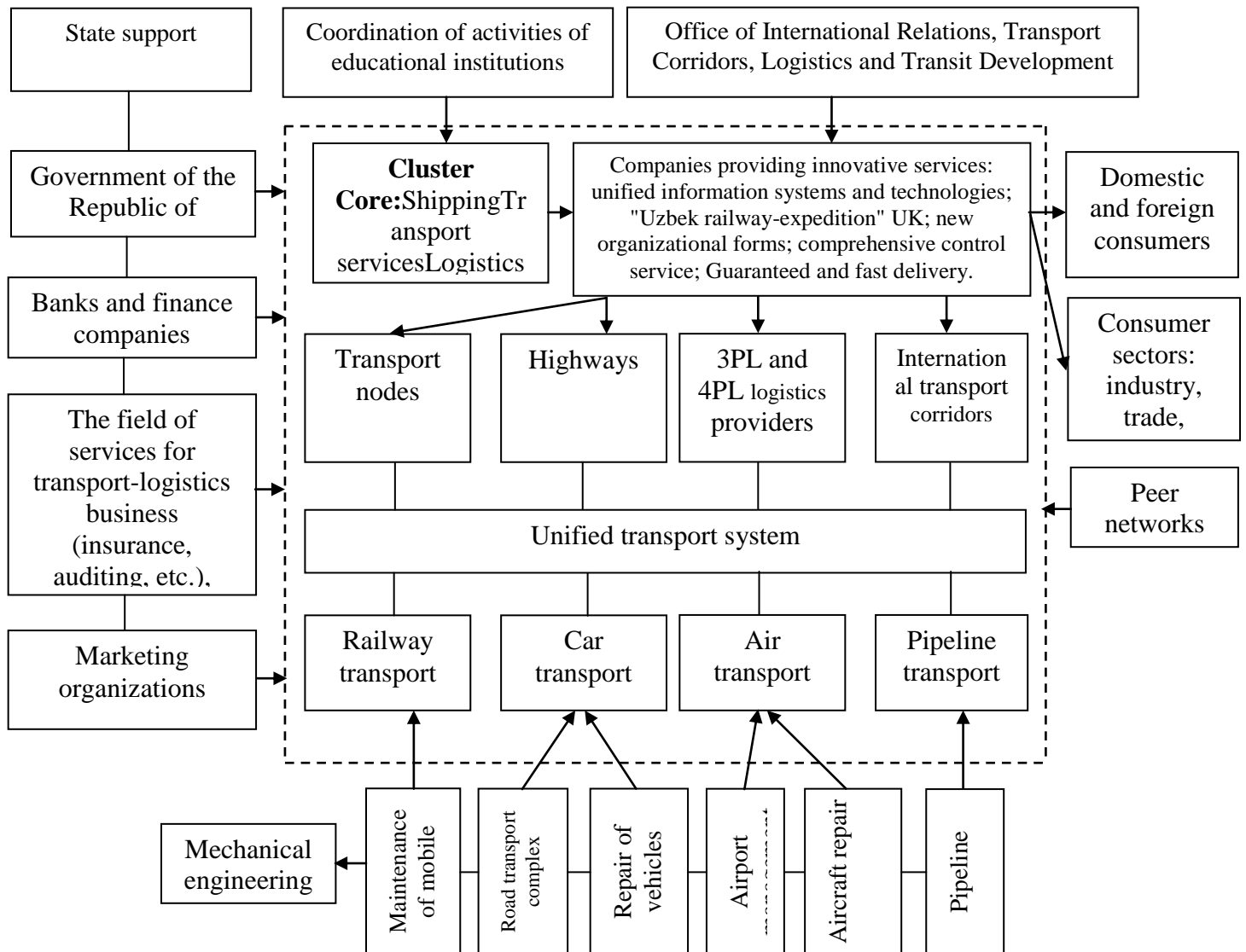
In this regard, it is appropriate to implement the following measures:

creation of a system of integrated legal and economic relations that encourages the reduction of costs by each participant of the transportation process;

ensuring legal responsibility between freight carriers, owners of rolling stock, cargo owners, as well as other organizations participating in the transportation process;

gradual separation of monopolistic and competitive activities;

distinguish between budgetary and non-budgetary financial resources according to the methods of accounting and their use.



**1. Directions of economic development of the railway transport system<sup>5</sup>**

At the same time, some types of railway transport activities, namely infrastructure, trunk railway network services, power supply systems and devices, locomotive management, etc., have retained their monopolistic nature for technological reasons [14]. Reorganization of Uzbekistan's railway transport created initial conditions for quality management of this network and



introduction of optimal market structure. An imitation model of the economic development of the railway transport system was proposed below (Fig. 1).

The proposed general approach to the economic development of railway transport includes six directions. This direction is the basis for solving the problem of developing a scientifically based long-term strategy for the development of railway transport [15]. The simulation model, which ensures the development of the complex, leads to the development of market factors that allow increasing the strategic competitiveness of railway transport, effective use of the transport-logistics system and transport-transit potential, reducing costs, increasing the level of service and offering new services.

## CONCLUSIONS

The proposed model of economic development of railway transport includes legal, managerial, financial-economic, ecological and innovative aspects aimed at ensuring a balance between the interests of the state, society and railway transport. The directions presented in the model of comprehensive development of railway transport ensure its stable and comprehensive development by strengthening integration with insorting and outsourcing, expanding strategic diversification, joining the world transport system.

Also, economic development of the railway transport system it is appropriate to implement the following measures for:

- Change the principles of setting tariffs and gradually move to a new tariff system, reduce the number of correction coefficients, reduce the types of financing of railway transportation from all sides;
- Creation of a competitive environment in the field of railway cargo transportation by creating conditions for the establishment of private companies dedicated to freight transportation in railway transport, which have their own locomotives and wagons;
- Increasing the speed and reliability of the transport and logistics system, increasing the share of railways supplied with electricity to 55% by 2030. For this, it is necessary to provide electric power to 168 km of railway every year, and the amount of investments is 5.34 billion. should amount to dollars. 1.2 billion to upgrade locomotives and wagons until 2030. dollar investment is required:
- In order to reduce the transport costs of cargo transported in containers by 10%, it is necessary to increase container transportation by 25-30%;
- Increase the efficiency of the transport system to expand the network of multimodal transport-logistics centers in the regions;
- Harmonizing the regulatory and legal basis, technical and technological regulations and standards of cargo transportation, intermodal and multimodal cargo transportation, logistics centers, transport-forwarding activities in accordance with international standards;
- Organization of an integrated information system to ensure the effectiveness of multimodal transportation;
- It is necessary to form a national network of customs logistics centers, to ensure that transport-logistics operations in them are at least 3PL level.

Thus, the presented development model determines the solution to the problem of developing a scientifically based strategy for the development of railway transport in modern conditions. A model that ensures the development of the complex leads to the development of market factors that allow to increase the strategic competitiveness of railway transport, reduce costs, improve the level of service and offer new services.

## LIST OF USED LITERATURE

1. <https://data.worldbank.org/indicator/is.air.good.mt.k1>
2. Decree of the President of the Republic of Uzbekistan dated February 28, 2022 "On the development strategy of New Uzbekistan for 2022-2026" No. PF-60. //www.lex.uz.
3. Address of the President of the Republic of Uzbekistan to the Oliy Majlis. January 24, 2020.
4. Venables, A. J. (2007). Evaluating Urban Transport Improvements: Cost-Benefit Analysis in the Presence of Agglomeration and Income Taxation. *Journal of Transport Economics and Policy*, 41:173–188 p.
5. Kovrijnykh I.V. (2016) Analysis of the effectiveness of administration and organization / I.V. Kovrijnykh. – Barnul: AF SibAGS – 86s.
6. Zohidov A.A. (2018) Improving the effective management mechanism of the Central Asian transport system. *Iqt. science. doc. ...dis. Autoref.*, Tashkent.
7. Gulamov A.A. Improving the methodology of economic evaluation of the fixed capital of the railway company (in the case of JSC "Uzbekiston temir yollari"). *Iqt. science. doc. ...dis. Autoref.*, Tashkent 2020.
8. Yarashova V.K. Macroeconomic aspects of the development of the transport system of Uzbekistan. *Iqt. science. doc. ...dis. Autoref.*, Tashkent 2022.
9. Rakhimov H.Sh. Increasing the economic efficiency of the development of the country's transport infrastructure (in the example of railway transport infrastructures). *Iqt. science. Doctor of Philosophy diss. Abstract*, Tashkent 2021.
10. Frederick Starr S., Filat Yildiz, Martina Reiser etc. The New Silk roads: Transport and trade in Greater Central Asia. (2007) Monograph Central AsiaCaucasus Institute & Silk Road Studies Program, Washington, D.C.: Johns Hopkins University-SAIS. - 514 p.

## FINANCIAL STATE OF ENTERPRISES AND FACTORS AFFECTING IT FINANCIAL STATE ANALYSIS

**Sharipova Zebo Bekmurodovna\***

\*Researcher,

Department of Head of the "Management and Marketing",

Kimyo International University in Tashkent,

Tashkent, UZBEKISTAN

**DOI: 10.5958/2249-7137.2023.00090.3**

---

### ABSTRACT

*The global financial crises have escalated bankruptcy cases in numerous countries, prompting a new research direction aimed at predicting this phenomenon not only at the national level but also on a global scale, focusing on common characteristics among affected companies. Despite this, limited studies have concentrated on global bankruptcy predictions. This paper's objective is to review the literature on corporate bankruptcy prediction models based on international academic literature in the relevant field. It aims to provide an extensive review of the literature concerning corporate bankruptcy prediction, enterprise financial condition analysis, and the influencing factors. Additionally, it references the principal models and methods used and explored by scholars in this field.*

**KEYWORDS:** *Bankruptcy, Financial Situation, Economic Insolvency.*

---

### INTRODUCTION

The current methodology for assessing the solvency of an economic entity, established in the regulatory documents of the Republic of Uzbekistan, is based on the calculation of liquidity indicators, i.e. absolute and current liquidity indicators, cash liquidity ratio, solvency indicator for current liabilities. Also, the assessment of the solvency of the economic entity is carried out by applying the methodology of the Audit expert to compare the structured assets in order of decreasing liquidity with the structured liabilities in the order of payment. Adherence to the required ratio allows to estimate the accounting liquidity and, as a result, the solvency margin of the economic entity. The problem of assessing solvency when using the audit expert's methodology lies in the uncertainty of the equity capital and the different structures of the company's liabilities. As a rule, own funds, which are considered as a "margin of safety" in the assessment of solvency, consist of the authorized capital invested by the owners of the economic entity and the profit received during the entire activity of the enterprise. But capital also includes other things, such as additional or reserve capital that cannot be used to pay liabilities. Therefore, without a detailed analysis of the capital structure, it is not appropriate to compare its total amount with the company's liabilities. For this reason, in order to correctly choose the analysis methodology and thereby ensure the accuracy and reliability of the analysis results, we analyze the financial results and status of enterprises operating in Uzbekistan based on the universal methodology based on generally accepted ratios.

## LITERATURE REVIEW

In this, first of all, it is necessary to study the indicators most often used in research and to select the necessary ratios based on this. The chart below summarizes the indicators used to assess the financial results and status of enterprises. When interpreting financial statements, it is important to identify the users of the financial statements and the information they need. External users select some of the information about the financial result and status of the enterprise as key indicators and analyze them in depth. In particular:

- **Investors** and potential investors are more interested in the potential profitability of the enterprise and the security of their investments. In determining future profitability, it can be estimated based on the past performance of the enterprise using the information shown in the profit or loss statement. The security of their investments is determined by the financial stability and solvency of the enterprise based on the information shown in the financial statement (accounting balance sheet).

- **Lenders** are mostly concerned about the timely return of their funds. This will depend on the solvency of the enterprise, which should be identified in the statement of financial position. Long-term loans can also be backed by "security" issued by the business over certain assets. The value of these assets is shown in the statement of financial position.

- **Suppliers** are more concerned about whether the company will make timely payments for the delivered goods or not. New suppliers may therefore also require assurances about the financial health of the business before agreeing to supply goods.

- **Customers** are more interested in the company's ability to regularly supply them with goods in the future. This is especially true if the customer is dependent on the business for specialized supplies.

- And state bodies

- In Order to plan financial and industrial policy, state bodies need to know how the economy works. Tax authorities also use financial statements as a basis for assessing the amount of tax payable by a business. When analyzing the indicators shown in Figure 1, it is important to identify and analyze the following for each indicator: 1. What does an indicator literally mean? 2. What does the change in the indicator mean? 3. What is the generally accepted norm? We will consider the calculation formula and definition of indicators below. The indicators shown in the above diagram are mainly useful for external users to make appropriate decisions about the enterprise. Among the main external users who are interested in the financial results and status of the enterprise, the following can be included.

### Financial performance ratios (Financial Performance ratios)

#### Gross profit margin

This indicator reflects the profit obtained from the sale of one soum of goods, and the gross margin is the difference between the selling price per unit and the direct costs per unit. Margin is calculated as the average value of all sales per year.

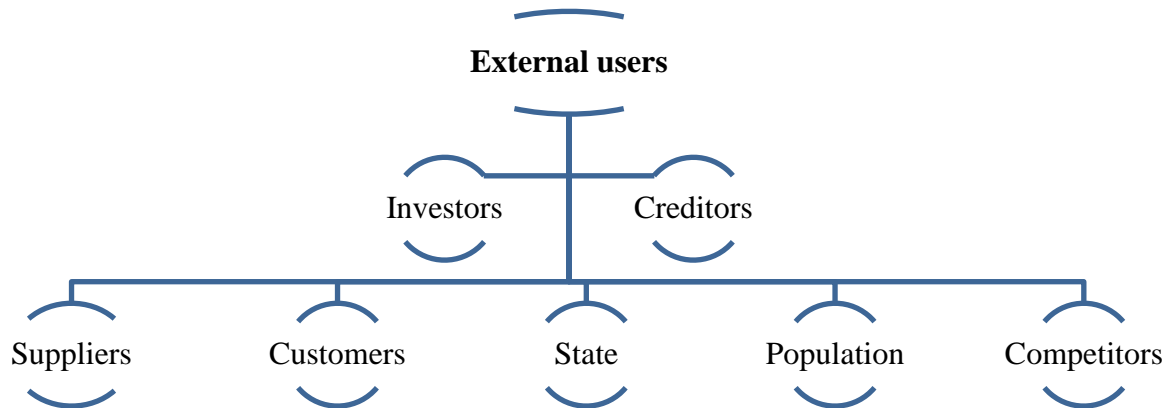
$$\frac{\text{Gross profit}}{\text{Net income}} \times 100\%$$

This is the margin that the company makes on its sales and it is expected to remain constant.

---

Changes in this indicator may be associated with:

- Selling prices - increased competition or entry into a new market, usually deliberate, sometimes unavoidable;
- Type of product - often deliberately (due to the fact that the company discontinues some products or introduces a new product);
- Purchase price - at the expense of transportation or discounts;



**Figure 2. Users of enterprise financial statements**

- production cost - can be due to materials, labor or additional costs of production.

□ **Operating Profit Margin**

Operating margin is an extension of gross revenue, after gross profit, but before financial expenses and taxes, including all items such as selling and distribution expenses and administrative expenses.

$$\frac{\text{Operating profit}}{\text{Net income}} \times 100$$

While gross margin is a measure of how efficiently a business can produce and sell its products and services, operating margin reflects how effectively a business manages this process.

Therefore, if the gross margin remains unchanged, but the operating margin has changed, it is necessary to consider the following situations:

- Changes in terms of employment (hiring, dismissal, etc.);
- Amortization change as a result of buying or selling a large amount;
- Writing off a large amount of bad debts;
- Changes in the lease agreement;
- Large investments in advertising;
- May be due to rapidly changing fuel prices.

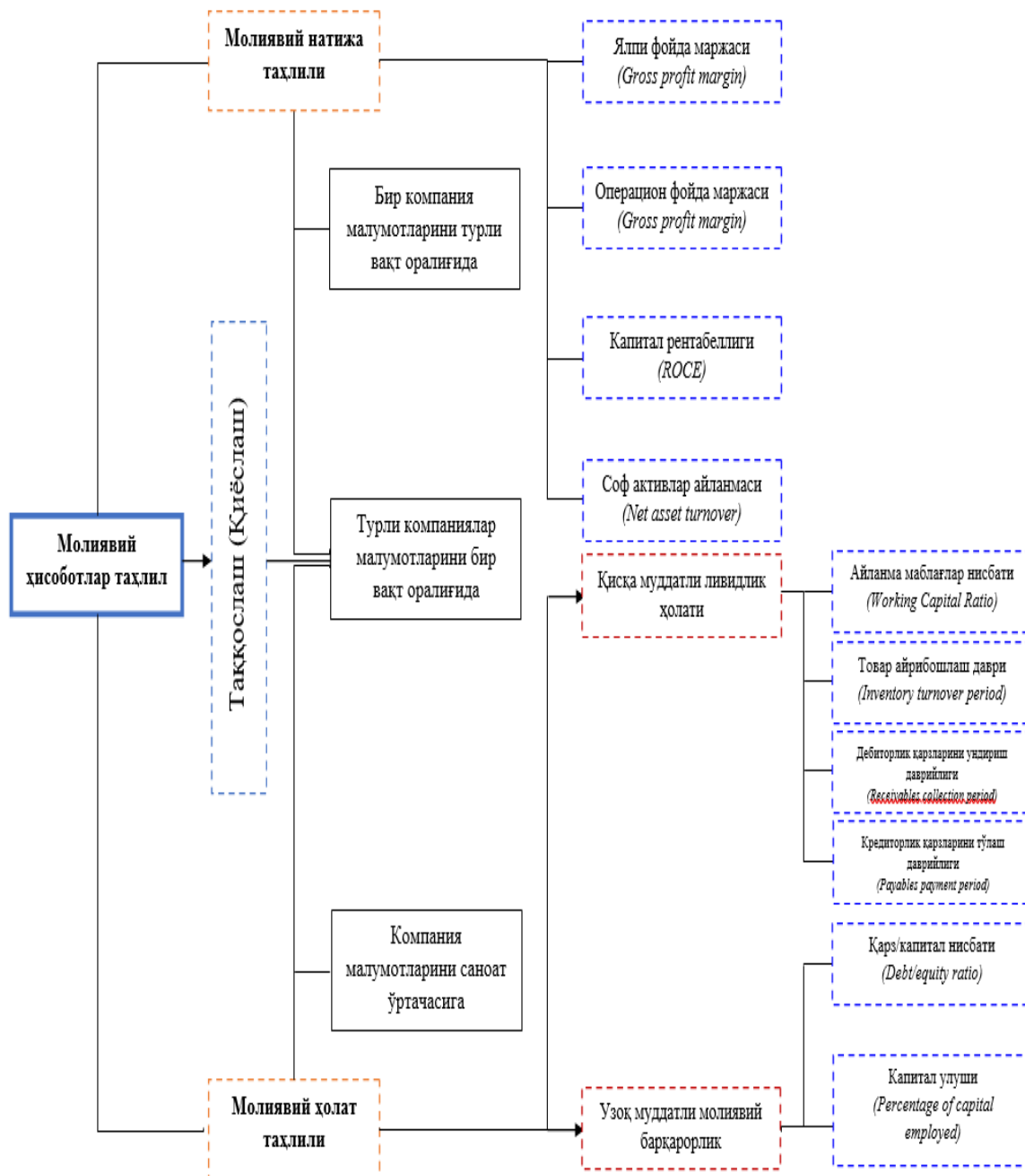


Figure 1. Indicators of evaluating the financial result and state of the enterprise

## METHODOLOGY

### Return on Capital Employed (ROCE)

It is an important analysis tool because it allows users to estimate how much a business is returning from the capital invested in it. Because of the different sizes and business structures, it is not necessary to compare the profit margins of different businesses. There can be one enterprise that brings a large profit, but is based on large investments. Shareholders may decide that they can earn similar returns in different businesses without requiring such a high initial investment. Simply put, ROCE measures how much operating profit is generated for every dollar of capital invested in the business.

$$\frac{\text{Operating profit}}{\text{Capital in use}} \times 100\%$$

This shows the ability of the enterprise to turn long-term financing into profit.

- Profit is measured as follows:

operating (trading) profit or profit before interest and tax (PBIT), i.e. profit before taking into account any income paid to long-term finance providers.

- Capital employed is measured as follows:

equity and interest-bearing finance, i.e. long-term finance that supports a business. This generally includes ALL lease liabilities, whether they are listed as current or non-current, or total assets excluding current liabilities.

□ Net asset turnover

This indicator measures the effectiveness of the management in obtaining income from the net assets at its disposal. It is similar to ROCE, but in this case we measure the amount of sales revenue generated for each dollar of capital invested in the business. In general, the higher the ratio, the more efficient the business.

$$\frac{\text{Net income}}{\text{Capital in use}} = \text{times}$$

### Financial performance ratios

#### Short-term liquidity indicators

**Two indicators are used to measure total working capital:**

- current ratio (Current ratio)

- quick ratio (Quick ratio)

#### Current Or Working Capital Ratio

This ratio measures whether there are enough current assets to pay current (short-term) liabilities when they fall due.

$$\frac{\text{Current assets}}{\text{Current liabilities}} : 1$$

- ❖ A high or rising reading may appear safe, but should be viewed with skepticism, as it may be due to:
- ❖ - High inventory and receivables;
- ❖ - A higher level of cash that can be put to better use (for example, by investing in long-term assets).
- ❖ Traditionally, a current ratio of 2:1 or higher is considered adequate to maintain creditworthiness for most businesses. However, recently the 1.5:1 ratio is accepted as the norm.

***Periodicity of stock turnover***

$$\frac{\text{Commodity stocks}}{\text{Cost expenses}} \times 365$$

An increase in the number of days (or a decrease several times) means that the inventory is turning less quickly, which is considered a bad situation, because it can indicate the following:

- Lack of demand for goods;
- Poor inventory control;
- Increase in costs (storage, wear and tear, insurance, damage).

However, management is not necessarily considered bad if:

- Purchase inventory in larger quantities to take advantage of trade discounts or
- Increase the level of inventory to prevent the loss of stocks.

❖ ***Receivables collection period***

$$\frac{\text{Accounts receivable}}{\text{Proceeds from sale on credit}} \times 365$$

- ❖ If no credit sales figure is available, net proceeds can be used. The collection period should be compared with:
- ❖ - established credit policy;
- ❖ - indicators of the previous period.
- ❖ Increasing delinquency is usually a bad sign and indicates a lack of proper credit control, which can lead to bad debts. However, this may be due to:
- ❖ - for the policy of attracting more sales, or
- ❖ - to attract new customers.
- ❖ A decrease in days receivable is usually a good sign, but it can also indicate that the company is suffering from a cash crunch.

❖ ***Payables payment period***

It refers to the period of credit received by the company from suppliers.

This ratio is always compared to previous years:



- A long loan term can be good because it represents a free source of finance.
- A long credit period may indicate that the company is unable to pay sooner due to liquidity problems.

However, if the loan term is long:

- The company may have a bad reputation as a slow payer and may not be able to find new suppliers;
- Existing suppliers may decide to stop supplying;
- The company may be deprived of useful prompt payment discounts.

$$\frac{\text{Accounts payable}}{\text{Credit TMZ}} \times 365$$

### **Indicators of long-term financial stability.**

The financial stability ratio indicates:

- The level of risk associated with the company and
- Sensitivity of income and dividends to changes in profitability and activity level.

**The following two methods are generally used to represent financial stability.**

### **Debt/Equity Ratio:**

$$\frac{\text{Debts} + \text{preferential shares}}{\text{Ordinary Shares} + \text{Reserves}} \times 100\%$$

### **Share of capital represented by borrowed funds:**

$$\frac{\text{Debts} + \text{preferential shares}}{\text{Common shares} + \text{Reserves} + \text{Debts} + \text{preference shares}} \times 100\%$$

Preference share capital is usually included as part of debt rather than equity because it is entitled to a fixed dividend rate that must be paid before ordinary shareholders are entitled to dividends.

When assessing financial stability, all interest-bearing debt is taken into account and shown as a share of equity or as a share of total long-term financing (capital and interest-bearing debt). In enterprises with a high level of stability:

- A large part of the main income capital is used
- Greater risk of insolvency
- If there is a profit, the income to the shareholders will grow proportionally.

In enterprises with a low level of stability:

- The possibility to ensure the possibility of increasing debts when there are potentially profitable projects;
- Will usually be able to borrow more easily.

In addition, various econometric models are widely used in research to determine the factors affecting the financial results and status of the enterprise.

## ANALYSIS

### The financial situation of enterprises and the factors affecting it are analyzed

In the following report, the financial status of the GOLDSTAR enterprise is analyzed based on the financial statement data prepared according to the International Financial Reporting Standards (IFRS) for the period from 01.01.2018 to 31.12.2021.

According to the table above, GOLDSTAR's share of current assets was about a quarter (23.6%) at the end of the period, while long-term assets accounted for three-quarters of all assets. Over the entire period under review, assets increased by 297,747,052 soums or 83% (up to 658,557,446 soums). The company's assets have grown in parallel with its equity (+38.5% over the last 3 years). Growth of capital value is a factor that positively characterizes the dynamics of GOLDSTAR's financial position. The total increase in the value of GOLDSTAR's assets was mainly due to the increase in the item "Other long-term financial assets" by 331,695,629 soums, which made up 92.8% of all positively changed assets. The most significant growth of financial sources ("Capital and liabilities") is observed according to the following indicators (percentages of changes in total capital and liabilities are shown in parentheses):

- Other current financial obligations – 235,841,341 soums, (71.2%)
- Undistributed profit – 92,723,023 soums, (28%)

The most significant changes in the balance sheet for the entire period considered are "Trade and other current receivables" in assets and "Trade and other current payables" in financial sources (-38,836,715 soums and -31,194,485 soums, respectively). In the diagram below, you can see how the main groups of company assets are interrelated.

31.12.2021 ҳолатига компания активлари тузилмаси



**Figure 3. Company asset structure**

Inventories amounted to 55,162 soums on December 31, 2021. The change in inventories for the analyzed period (from December 31, 2018 to December 31, 2021) amounted to -4,715,208 soums. For the considered period (from 31.12.2018 to 31.12.2021) current receivables decreased by 38,836,715 soums or by 30.3%. At the end of the analyzed period, net tangible assets amounted to 328,071,056 soums. During the analyzed period, net tangible assets increased significantly (91,213,269 soums or 38.5%). Intangible assets amounted to 110,365 soums on December 31, 2018. This value represents the difference between the value of net tangible assets and all net values.



At the end of the considered period, the net assets of GOLDSTAR were much higher than the authorized capital (15,433.7 times). This ratio positively describes the company's financial condition. Net asset value is used as one of the tools for estimating the value of a company (used in conjunction with other methods, such as the discounted cash flow method or valuation based on shareholder's share, etc.). But this is the main value when assessing the financial condition of the company. First, it is necessary to pay attention to the debt-to-equity ratio and the debt ratio as coefficients describing the capital structure. Both ratios have a similar meaning and indicate that the capital (capital) is insufficient for the stable operation of the company. The debt-to-equity ratio is calculated as the ratio of borrowed capital (liabilities) to equity, while the debt ratio is calculated as the ratio of liabilities to total capital (ie, the sum of equity and liabilities).

As of 12/31/2021, the debt-to-equity ratio was 1.01. As of December 31, 2021, the debt ratio was equal to 0.5. The growth of debt ratio for 3 years was 0.16, moreover, the rate growth is also confirmed by an average (linear) trend. The debt ratio describes GOLDSTAR's financial position as good as of December 31, 2021, with a debt-to-equity ratio of 50.2%, and a maximum acceptable interest rate of 60%. The debt ratio has maintained a normal value during the analyzed period.

## CONCLUSIONS

When analyzing asset turnover ratios, an increase in ratios (that is, turnover rate) and a reduction in turnover days are considered positive dynamics. There is no clear relationship between accounts payable and capital turnover. In any case, the correct conclusion is possible only after considering the reasons that led to these changes. It is appropriate to determine the signs of economic insolvency using Altman's Z-score and Enyi's relative stability model. The level of financial distress and financial crisis predictions of the three largest enterprises in Uzbekistan differ depending on the sector. JSC "Jizzakhdonmahsulot" in Uzbekistan has maintained the financial health of health care with a very low probability of a financial crisis, despite the ongoing crises after the pandemic. By integrating Altman's Z-score and Enyi's relative stability

model results, it is necessary to develop recommendations to stabilize the future activity of the enterprise. In this case, recommendations are given only on indicators that can be manipulated.

## REFERENCES:

1. Н. Хасанов “Бозор иқтисодиётига ўтиш шароитларида банкротлик ва санациянинг назарий асослари” Диссертация автореферати, Т. Банк молия академияси.
2. Abraham, Facundo, Juan Jose Cortina Lorente, and Sergio L. Schmukler. 2020. Growth of Global Corporate Debt: Main Facts and Policy Challenges. World Bank Policy Research Working Paper 9394. Washington, DC: World Bank
3. Lund, Susan. 2018. Are We in a Corporate Debt Bubble? Project Syndicate. Available online: <https://www.project-syndicate.org/commentary/growing-corporate-debt-crisis-risks-by-susan-lund-2018-06> (accessed on 3 August 2021)
4. Ebeke, Christian, Nemanja Jovanovic, Laura Valderrama, and Jing Zhou. 2021. Corporate Liquidity and Solvency in Europe during COVID-19: The Role of Policies. Washington, DC: International Monetary Fund.
5. Altman, Edward I. 1968. Financial ratios, discriminant analysis and the prediction of corporate bankruptcy. *The Journal of Finance* 23: 589–609. [CrossRef]
6. Beaver, W. H. 1966. Financial ratios as predictors of failure. *Journal of Accounting Research* 4: 71–111. [CrossRef]
7. Altman, Edward I., Małgorzata Iwanicz-Drozdowska, Erkki K. Laitinen, and Arto Suvas. 2017. Financial distress prediction in an international context: A review and empirical analysis of Altman’s Z-score model. *Journal of International Financial Management & Accounting* 28: 131–71.
8. Mselmi, Nada, Amine Lahiani, and Taher Hamza. 2017. Financial distress prediction: The case of French small and medium-sized firms. *International Review of Financial Analysis* 50: 67–80. [CrossRef]
9. Hsiao C., «Analysis of Panel Data»: 2nd edition, Cambridge : Econometric Society monographs Vol. 34. Cambridge University Press., 2003.
10. Gujarati D. N., Porter D. C., «Basic Econometrics»: Fifth edition, New York: McGraw-Hill/Irwin., 2009.
11. Campbell, J., Hilscher, J. and Szilagyi, J. (2011). Predicting Financial Distress and the Performance of Distressed Stocks. *Journal of Investment Management*. Vol. 9. No. 2. pp. 14-34.
12. Enyi, E. (2005). Applying Relative Solvency to Working Capital Management - The Break-Even Approach. *SSRN Electronic Journal*. DOI: 10.2139/ssrn.744364.
13. Geng, Z., Tan, L., Gao, X., Ma, Y., Feng, L. and Zhu, J. (2011). Financial Distress Prediction Models of Listed Companies by Using Non-Financial Determinants in Bayesian Criterion. 2011 International Conference on Management and Service Science, Wuhan, China. pp. 1-5.
14. Gepp, A. and Kumar, K. (2015). Predicting Financial Distress: A Comparison of Survival Analysis and Decision Tree Techniques. *Procedia Computer Science*. Vol. 54. pp. 396-404.

15. Kalckreuth, U. (2005). A “Wreckers Theory” of Financial Distress. Discussion Paper Series 1: Economic Studies. No. 40. Deutsche Bundesbank. Germany.
16. Omelka, J., Beranová, M. and Tabas, J. (2013). Comparison of the Models of Financial Distress Prediction. ACTA Universitatis Agriculturae et Silviculturae Mendelianae Brunensis. Vol. 61. No.7. pp. 2587-2592.

**THE PROBLEMS OF REFLECTION OF NATIONALITY IN THE  
TRANSLATION OF A LITERARY TEXT (IN THE EXAMPLE OF  
KHALED HOSSEINI'S WORK "A THOUSAND SPLENDID SUNS")**

**Tukhtanova Mumtozbegin\***

\*Phd Student,

Namangan State University,

Namangan, UZBEKISTAN

Email id: tuhtanovamumtoza@gamil.com

**DOI: 10.5958/2249-7137.2023.00091.5**

---

**ABSTRACT**

*This article provides some pieces of the work of the Afghan-American writer Khaled Hosseini "A Thousand Splendid Suns" and its Russian and Uzbek translations. Translation of some words, phrases and sentences into Russian and Uzbek languages and the specific aspects of this process has been discussed in the article.*

**KEYWORDS:** *Nationality, Literary Translation, Target Language, Source Language, Alternative, Translation Problems.*

---

**INTRODUCTION**

Translation is a complex process, involving many cultures and languages. Just as people can never live in complete isolation from each other, their material and cultural monuments, literature and art have never been purely preserved within a single national border. Translation occupies its rightful place in all national literatures with an old tradition. Just as there are various types, styles and methods of the art of words, which is the fruit of artistic thinking, there are also various activities, ways, methods and styles in its translation. In addition to literary translation, this creates several other problems. As a result of the pure linguistic difference between the languages, specific national issues, intonation, style, and others are also transverse in the translation.

The translator is limited within the text of the book he is translating. He cannot go beyond the work, and also shorten it. In short, a translator translates only what is there. But despite the fact that the scope of translation is so limited, it regards to the art of the words. This is because the translator works in the field of language. The main building material of the language is the word. Indicators that are extremely important for fiction – artistry, image and figurativeness, metaphor – Are all hidden in the essence of the word and are realized through it. Therefore, the choice of the words is of primary importance in literary translation. But there is another side to this matter. In literary translation, the main point is not only how the translator translates a single word or sentence, but the main criterion in literary translation is interpretation. This process is realized through the following three stages: 1) how the translator understands the original; 2) how the translator interprets the idea of the work, the purpose of the author and his unique style; 3) by being able to find an alternative for reviving the example of speech art in one's native language.

## LITERATURE ANALYSIS

It is known that Khaled Hosseini's work "A Thousand Splendid Suns" was translated into Uzbek by Rustam Jabbarov, and translated into Russian by S. Sokolova, and a lot of research is being done on its translation in order to convey the essence of the work to the readers in a beautiful way. In particular, it is very important to use the necessary literature resources to conduct a proper research on the translations of this work. "Непереводимое в переводе" (2006) by S.I. Vlahov and S.P. Florin [6]; Gaybulaa Salomov's "Tarjima nazariyasiga kirish" (2015) [5] and Z. Sadikov's "Tarjima nazariyasi va amaliyoti" [3] are of great importance in our research.

## RESEARCH METHODOLOGY

The article focuses on Uzbek and Russian translations of some specific words and sentences. Obviously, the main factor in translating is not to replace the original with an alternative, but able to re-express the idea of the author, the concept of the work, and the words reflected in the same century. The most difficult feature of the scientific description of literary translation is that it is important to convey not word through word, but meaning through meaning, tone through tone, image through image, humor through humor. The article was carried out on the basis of comparison and used to show the typological similarities and differences between the original and the translated text, as well as to determine the translation methods.

## ANALYSIS AND RESULTS

The translation must reflect the entire existence of the original text, all the main features that characterize it as a work of art like the author's unique voice, style, "trace of his pen" that clearly distinguishes the author from other writers. It is clear that the same single procedure cannot be applied to the translation of the works of the novelist who describes the events and scenery in depth and the novelist who creates an unforgettable image and impressive idea mostly with only one word, symbol and detail. Since every word in the writer's work "shoots", it means that absolutely every word must be translated, otherwise the translation will not "shoot". Moreover, when the time comes, it is impossible to translate a word, a sentence without making "sacrifice", adding or changing. So, the translator should know who, when, where, what should be preserved, and where, what to sacrifice and change. [4] In Uzbek and Russian translations of Khaled Hosseini's work "A Thousand Splendid Suns" the translators tried to convey to the reader as much as possible the Afghan life, the author's idea and images in their native language.

**In original:** Mariam was five years old the first time she heard the word harami. It happened on a Thursday. It must have, because Mariam remembered that she had been restless and preoccupied that day, the way she was only on Thursdays, the day when Jalil visited her at the kolba. To pass the time until the moment that she would see him at last, crossing the knee-high grass in the clearing and waving, Mariam had climbed a chair and taken down her mother's Chinese tea set. The tea set was the sole relic that Mariam's mother, Nana, had of her own mother, who had died when Nana was two. Nana cherished each blue-and-white porcelain piece, the graceful curve of the pot's spout, the hand-painted finches and chrysanthemums, the dragon on the sugar bowl, meant toward off evil. [1]

**In Russian translation:** *Мариам было пять лет, когда она впервые услышала слово харам. Судя по всему, случилось это в четверг. Уж очень не по себе ей было, она просто места себе не находила. Ведь по четвергам к ним приходил Джалиль. Чтобы скоротать время (вот-вот он появится, помажет издали*

рукой, подойдет, по колено в высокой траве), Мариам забралась на стул и взяла с полки матушкин китайский чайный сервиз, единственную память после бабушки, матушкиной мамы, которая умерла, когда Мариам было два годика. Нана, мама Мариам, надыхаться не могла на бело-голубые фарфоровые чашки в птицах и хризантемах, на чайник с благородно изогнутым носиком, на сахарницу с драконом, призванным отгонять силы зла.[7]

### InUzbektranslation:

Марямилкбор«ҳароми»дегансўзниэшитганидабешиашарқизалоқэди.Хулласикалом,б уҳодиса пайшанбада юз берганди. Ўшанда унинг эс-хуши жойида эмас, ўзини кўярга жой тополмасди.АхирпайшанбакунлариуларнингёнигаЖалилкеларди- да!Вақтнитезроқўткашишучун(ҳадемайўузоқдан кўлларини силкитганча, тизза бўйи ўтларни босиб кела бошлади) Марям стулнинг устигачиқиб олди ва токчадаги хитойи чинниларга кўлузатди. Бу чинни сервиз Марямнинг икки яшарлигида дунёдан ўтган бувисидан қолган ягона ёдгорликбўлиб,ойисиуниқўзқорачигидекасаррди.Нана (Марям ойисини шундай атарди) қушлар вахризантема гуллари тасвири туширилган пиёлаларни, тумшуги эгик чойнакни, ёвуз руҳларни қувадиган аждар нухаси солинган қанддонни, ҳаттоишлатишигаҳамкўзиқиймасди. [2] If we pay attention to the original text of the work, we can see that the author used the equivalent words of “**haromi**” and “**kulba**” in his native language, not their equivalent translations in English. The reason for this is that the English language equivalents of these words cannot clearly illuminate and express Afghan life, so the author of the work used his native language. And these words have preserved their meaning in Uzbek language and are used in the meanings given in the work, and because of this, there is no need to recreate these words in Uzbek language. In the sentence “**Токчадаги хитойи чинниларга кўлузатди**” the word “tokcha” does not exist in the original text. Of course, the translator did not just add this word, it is clear that he is well acquainted with the Afghan life and conditions. It is not secret that the uzbek word “**tokcha**” means a place protruding from the wall inside the house. In ancient times, it was used to store dishes. The addition of the word “**tokcha**” in uzbek translation makes the work more beautiful and conveys the spirit of the nationalism to the reader. Now let’s focus on the sentences: “*The tea set was **the sole relic** that Mariam’s mother, Nana, had of her own mother, who had died when Nana was two.*” – “*БучиннисервизМарямнингиккиияшарлигидадунёданўтганбувисиданқолганягонаёдг орликбўлиб,ойисиуниқўзқорачигидекасаррди.*” The phrase “**the sole relic**” in this sentence is translated into Uzbek language as the phrase “**ko’z qorachigidek asrardi**” The word **relic** in English is used for objects and things that have become a monument since ancient times, and the word **sole** means **the only**, and by combining these two words, the translator chose **ko’z qorachigidek asrardi**. This is because the original text describes porcelain as a relic from parents. It is natural for a person to preserve any cherished and memorial objects like the apple of the eye, it is evident from this that **the eye** and **the apple** are considered delicate and dear to a person, so this phrase is used in Uzbek language. In Russian text, this phrase is directly translated as “*единственную память*”. The majority of the residents in Afghanistan and Uzbekistan are muslims, and it is no secret that they have been closely related to each other since ancient times. For this reason, describing the Afghan life in Uzbek is very convenient for the translator.



For another example, let's pay attention to the second chapter of "A Thousand Splendid Suns":

**In original text:** *To Jalil and his wives, I was a pokeroot. A mugwort. You too. And you weren't even born yet.* "What's a mugwort?" Mariam asked. "A weed," Nana said. "Something you rip out and toss aside." Mariam frowned internally. Jalil didn't treat her as a weed. He never had. But Mariam thought it wise to suppress this protest. "Unlike weeds, I had to be replanted, you see, given food and water. On account of you. That was the deal Jalil made with his family." Nana said she had refused to live in Herat. "For what? To watch him drive his kinchini wives around town all day?"[1]

**In Russian translation:** – Джалиль и его жены видели во мне что-то вроде чертополоха. Бурьяна-чернобыльника. Да и в тебе тоже. Ты ещё и родиться-то не успела, а уже удостоилась презрения. – Что такое чертополох? – спросила Мариам. – Сорная трава, – ответила Нана. Её надо пропалывать. И вон из поля. Мариам тайком насупилась. Чтобы Джалиль относился к ней как к сорняку! Да никогда такого не было! Но она почла за благо промолчать. – Другое дело, что меня как-никак надо кормить-поить. Ведь у меня на руках ты. Ну уж насчет этого он с семейством договорился. По словам Наны, в Герате она жить не захотела. – Чего ради? Смотреть, как он разъезжает по городу со своими женами?[7]

**In Uzbek translation:** –

*Jalilvauningxotinlariuchunmenoddiyqichitqio'tyokiajriqdanboshqanarsaemasdim. Sen ham. Hali tug'ilmasingdan turib ularning nafratini qozongansan! Meni yedirib-ichirish boshqa masala edi. Axir, qo'limda sen bor eding! Keyin bu masalada u uyidagilar bilan kelishib olgan ko'rinadi. Nananing aytishicha, uning o'zi Hirotda qolishni istamagan. – Nima qilaman qolib? Xotinlarini olib, shaharni qanday kezishini tomosha qilish uchunmi?[2]*

In the original text: "**I was a pokeroot. A mugwort.**" the words *pokeroot* and *mugwort* have been compared to humans, *pokeroot* actually refers to a poisonous herb and *mugwort* refers to a medical plant. In Uzbek translation, these words are given as *qichitqi o'tand ajriq*. The reason why the translator used these words is that they mean hateful, infuriating and unnecessary when used against a person. In some cases, the translator may add some words to the language being translated, depending on the meaning of the sentence, despite they are not given in the original text: "*You too. And you weren't even born yet.*" – *Sen ham. Hali tug'ilmasingdan turib ularning nafratini qozongansan!* The sentence "*You too*" in the original text is a continuation of the previous sentence, which means that you are also considered to be an itch and an abomination to them. Instead of translating "*You are considered like that*", the translator added "*you earned their hatred*" to make it sound softer, but with this, he did not distance himself from the author, the work, the image, on the contrary, he came closer to the author's interpretation and purpose. But in some places, the translator has left the sentences or dialogues without translating them. For example: "*What's a mugwort?*" *Mariam asked. "A weed," Nana said. "Something you rip out and toss aside. Mariam frowned internally. Jalil didn't treat her as a weed. He never had. But Mariam thought it wise to suppress this protest."*[1] are not given in Uzbek translation. The reason for this is that this piece

of text is a conversation between a young child and a mother, and its meaning does not correspond to the Uzbek culture, so considering it superfluous, the translator did not interpret. But in Russian translation: “–Сорная трава, – ответила Нана. Её надо пропалывать. И вон из поля. Мариам тайком насупилась. Чтобы Джалиль относился к ней как к сорняку! Да никогда такого не было! Но она почла за благо промолчать.” [7] is fully translated.

Some words in the following sentences of the original text fragment given above have also been omitted in the translated texts:

**In Original:** *Nana said she had refused to live in Herat. “For what? To watch him drive his kinchini wives around town all day?”*

**In Russian translation:** *По словам Наны, в Герате она жить не захотела. – Чего ради? Смотреть, как он разъезжает по городу со своими женами?*

**In Uzbek translation:** *Nananing aytishicha, uning o'zi Hirotda qolishni istamagan. – Nima qilaman qolib? Xotinlarini olib, shaharni qanday kezishini tomosha qilish uchunmi?* The word “**kinchini**” in the original text is a derogatory word according to “*A Thousand Splendid Suns Vocabulary*” and means “*kinchini – derogatory word meaning prostitute*”. Because of not corresponding to the Uzbek culture, the translator omitted this word. However, if he had started with the phrase *xotin-chalarini*, instead of *xotinlarini*, he would have been closer to the meaning and image of the original text. In Uzbek language the meaning of the word is reduced by adding the suffix **-cha** to some things, but when it is used against a person, it expresses sarcasm and hatred.

## CONCLUSION

In conclusion, I would like to quote the opinions of my mentor, professor Zahidjon Sadikov. “Translation is such a unit of speech activity that in the process of its implementation, the text created in one language is recreated with the means of the second language. For translation, there is a requirement to select a certain minimum (smallest) translation unit in order to achieve the equivalence. Since it is directly related to the translation process, it has a variable character.” [3] To achieve an adequate translation of a literary text, the translator needs a long time, deep knowledge and mentality, a lot of research, sufficient idea of the culture and lifestyle of that time and place. Especially in literary translation, it is necessary to fully study the national words, find their equivalents in the language of being translated, and then interpret.

## REFERENCES:

1. Khaled Hosseini, “A thousand splendid suns” – Bloomsbury Publishing Plc, 36 Soho Square, London W1D 3QY – 2007;
2. Xolid Husayniy, “Ming quyosh shu’lasi”. Toshkent: Yangi asr avlodi, 2020. Rustam Jabborov tarjimasini;
3. Zohidjon Sadiqov “Tarjima nazariyasi va amaliyoti” Oliy ta’lim, fan va innovatsiyalar vazirligi timonidan nashrga tavsiva etilgan – Toshkent: Bookmany nashriyoti, 2023;
4. G’aybulla Salomov – “Tarjima nazariyasi asoslari” Toshkent – “O’qituvchi” – 1983;

5. G'aybulla Salomov – “Tarjima nazariyasiga kirish” Toshkent davlat sharqshunoslik instituti, 2015;
6. С.И.Влахов, С.П.Флорин “Непереводимое в переводе” Изд.3-е, испр. И доп.– М.: “Р. Валент”, 2006;
7. Халед Хоссейни – “Тысяча сияющих солнц”: - Пер. с англ. С. Соколов – М.: Фантом Пресс; 2020.

**A PATTERN OF DELAYED MARRIAGE AMONG YOUNG PEOPLE,  
REASONS AND CONSEQUENCES: A STUDY OF BAGGAMARH  
VILLAGE IN DISTRICT JAMMU**

**Swati Sharma\***

\*Lecturer,

RS Pura, Jammu, INDIA

Email id: swatish.0.09@gmail.com

**DOI: 10.5958/2249-7137.2023.00092.7**

---

**ABSTRACT**

*The present paper is about the positive and negative impacts of late marriage. The present study was conducted among unmarried population of village BaggaMarhin district Jammu. Late marriage is a factor that has both advantages and disadvantages. Some people prefer to get married at late age while some do not get opportunity to marry at suitable age due to various factors. Both of such categories face consequences of late marriage. Nowadays, both men and women prefer late marriage because they want economic empowerment in their life. Career targets make people delay their marriages even if they have a partner in their life. When they delay their marriage age, they may face advantages such as, time for personal growth, education and Career opportunities, good mental health, freedom and disadvantages such as, risk of infertility, disagreement between spouses, rejection from partner etc. Based on these variables this paper aims to comprehend and explain why people delay their marriages and various impacts of late marriage among people in BaggaMarh Village in district Jammu. Other indicators of impact of late marriage like age, birth rate etc. have also taken into account.*

**KEYWORDS:** *Late Marriage, Birth Rate, Education, Career Opportunities.*

---

**INTRODUCTION**

Marriage as a social, legal and religious institution has undergone a number of modifications and changes. As a social institution, it has taken different forms in different societies. Marriage has been characterized as a legitimately endorsed joining between two consenting partners. A shared, elite, deep rooted bond in which two individuals submit themselves completely. A complicated individual phenomenon called marriage with very strong familial and social interlocks can be studied at different levels. The suitable age for marriage in India has been set as 18 for girls and 21 for boys as per Hindu marriage act, 1955. However pattern of marriage age has undergone a lot of change nowadays. Both men and women prefer late marriage because they want economic empowerment in their life. Delaying marriage age, they may face advantages such as time for personal growth, education and career opportunities, good mental health and disadvantages such as birth rate, less options for partner, disagreement between spouses, ageing, societal pressure, etc.

Over the past few decades the age of marriage has been increasing in every region of the world for both men and women; furthermore more than half of marriages occur after age 30 in many

developed nations (Carroll, 2017) Marriage rate decreases have usually accompanied by non-marital cohabitation and pre-marital childbearing (Maharaj & Shangase, 2020).” There is a paradox “Older is Better” paradox. Many young adults think that marriage is a transition of harm rather than the transition of benefit; for this reason, the adults wait for getting married until almost their thirties (Carroll, 2017).

## Objectives

1. The main aim of present study is to understand the reasons primarily involved in the practice of late marriage among young and mature unmarried people of BaggaMarh village in district Jammu.
2. Secondly, the consequences of delayed marriage both positive as well as negative that they face in their routine life.
3. Lastly, the impact of this pattern of late marriage on society is to be analysed through this research.

## Methodology

The present study is purely qualitative in nature. The study is based on field work conducted in village BaggaMarh in district Jammu. Various methods of data collection have been used such as observation, interview, focussed group discussion etc. Secondary data has also been used in present study using research articles and reference books related to this study.

## Reasons For Delay In Marriages:

Late marriages have multiple reasons not just one. The prominent ones found in people of BaggaMarh village are like women want financial independence. For that they go for higher studies then look for jobs. Before getting involved in marital relationship they want to be financially secured. This is prominent reason among men also. Unemployment rates are also very high. Getting jobs are not easier nowadays. It takes years to get suitable qualification and experience for a required job.

Some people prefer to marry late because they want to enjoy life of freedom and lesser responsibility. It is undeniable fact that marriage comes with a lot of responsibilities. Single life is free from stress and burdens. So, people want to remain single for maximum years as in their opinion marriage can be delayed.

Personal growth is a significant factor for delaying marriage and both men and women take care of it. Women who get married early and give birth cannot focus on their personality growth because of other responsibilities.

One of the other reasons for marrying late found in BaggaMarh village is being too choosy for partner. Families keep on searching daughter-in-law for years. They want everything to be perfect. From good height, weight, good looks to better qualification and knowing all household chores is Priority of family members while choosing daughter-in-law. Some men prefer an employed wife while some prefer their future wife to live as housewife only. These conditions of marriages become reasons for delay in marriages.

**According to social science circles, late marriage has many positive effects. However, it can also be a reason for many troubles in family stability and coupling patterns . So, although**

**late marriage has positive effects on people, it also has many negative effects. This paper touches on both the positive effects and negative effects on people**

**Consequences Of Late Marriages:**

**Consequences are both Positive and Negative in Nature.**

**Some Positive Consequences are:**

**Time for Personal Growth**

When people get married, they might not have enough time for the development of their personality. In the modern era, personality growth begins to be more important than before because many people have started to give importance to their careers as well as their personalities. Besides women, men may also have to delay their plans related to their personality growth; therefore, late marriage can be a way of developing people's personalities (Haotanto, 2016). So, personal growth is a significant factor in delaying marriage, and both men and women take care of it. Due to late marriage, many people focus on their career development and personalities. For this reason, focusing on personal growth is one of the advantages of delaying marriage for people.

**Marital Stability and Adjustment**

At an early age, marriages can be at a higher risk of disruption because the spouses are more likely to be based on mistaken expectations. The young spouses might have insufficient self-knowledge and be unconfident about their own and their partners' potential characteristics. According to a study, late marriage declines the possibility of divorce, and the data reveals that each supplemental year of age at the time of matrimony diminishes the divorce by eleven percent. Because of age, the level of maturity in people's thinking and behavior increases; therefore, people deliberate more virtually on what they desire from a lifetime relationship as they grow older (Haotanto, 2016). On the other hand, marital adjustment can be enough between the spouses even if there is no child. Before expressing the marital adjustment between the spouses, it is significant to examine the meaning of marital adjustment. Marital adjustment is a term that encompasses the way to modify, acquire, or adjust an individual and couple's exemplary behaviour and association to achieve the most intense satisfaction in the relationship. Although there is no child, and a woman cannot be childbearing, the marital adjustment between the woman and the man does not affect in a bad way.

**Education and Career Opportunities**

Some people do not think about marriage because they do not give importance to their marriage age. They might take care of their economic status and career development. In particular, many women delay their marriage because of childbearing and the unfavorable effects of being married on work-life. Besides women, some men also do not prefer to get married due to their career development. Late marriage can provide people to pursue their career and educational dreams. Some people postpone their marriage due to their career pursuits as well as some people delay because of their educational plans (Haotanto, 2016). In today's opportunities, education has become an essential need for people. Notably, the increase in the number of women's places in both education and work environment has become a fundamental reason for delaying marriage. To sum up, late marriage let people continue their education life and focus on their career choices.

## **Good Mental Health**

Some comprehensive researches indicate that married people are more likely to have general life pleasure than their single or divorced partners (Vitelli, 2017). People who get divorced tend to declare emotional troubles, for example, depression. The age difference between the participants was a useful way of making a comparison. People who marry earlier might encounter challenges because of the extra duties of instituting a family at an early age. That can retain a quite hardship in achieving their educational purposes or career goals. Early marriage may ensue due to raised force from family fellows or an unpredictable pregnancy that can be a big reason for early marriage (Vitelli, 2017). So, it is possible to say that marriage affects mental status. People who get married later in their life can be happier than people who get married early.

## **Some Negative Consequences of Delayed Marriage:**

### **The Decline in Birth Rate**

Not just other health issues like obesity, stress etc causes decline in birth rate but one of the most major negative impacts of late marriage is delayed childbearing which impresses population growth. Because women delay their marriage, this decreases their fertile years, and giving birth may become difficult. Today the median age of first marriage for women is over 28 years. The median age of first marriage represents that half of all women get married for the first time when even more aged, with many not attempting pregnancy until well after age 30. As it is mentioned above, if fertility starts to decrease in women's twenties, the possibility of getting pregnant might be more difficult in their almost thirties than in their twenties.

### **Abnormality in Children and Difficult Pregnancy**

Late marriage can also be a reason for abnormality in children. Even if the women can give birth, sometimes these births result in children having mental problems. An older mother might face some risks during her pregnancies, for example, miscarriage, birth defects, high blood pressure, gestational diabetes, and difficult labor. The problems of the babies are not just related to mothers, older fathers' can also be one of the main reasons.

### **Societal Pressure and Family Tension**

Delay in marriages brings a lot of societal pressure, negative comments and gossips. Unmarried aged person has to bear a lot of gossiping and societal pressure for marriage. When everyone around you is getting married your family may feel that you are the problem since everyone around you is engaged and settled but you are not. Research conducted in BaggaMarhmade me conclude that overaged persons were brave enough to walk a different path while society pressurise them to get married. According to them it is easy to feel pressured by family, friends and relatives to take a plunge and tie a knot especially in family gatherings.

### **Disagreement between the Spouses**

These differences are a factor for disagreements even if the couples are young. However, a few of these differences are life experiences, likes, and dislikes that are essential for people who get married in their late ages. These are important because when a person is aging, his/her life perspective shapes, and this person may get difficult to agree with her/his husband or wife. People who delay marriage and get married later would have strict rules; therefore, these people would not be easygoing. For this reason, compromise becomes difficult for the spouses. In this sense, the problem of marital adjustments occurs between the spouses. People can develop their

personalities if they get married late. They have time to travel, learn, etc. However, while people get older, their rules and characteristic skills develop, and they have many borderlines (Haotanto, 2016). These borderlines can block some agreements between spouses. That is why some older spouses cannot make a compromise, and they want to divorce.

## **Generation Gap between Children and Parents**

The generation gap is another important factor because if the age gap between parents and children is too much, there are always conflicts. These conflicts might result in inadequate communication in the family. The definition of the generation gap is an irritating absence of contact between young and old or a valuable period that divides culture within a society permitting them to evolve their personality. This gap provokes a lack of touch and arrangement between the two ages since the old generation's and the new's belief of the world was dyed by how the community operated during their youth. Late marriage is a way of this generation gap, and there are many disagreements between children and parents. For example, different generations sometimes speak different languages even though they speak the same language. Also, parents tolerate their children's mistakes rarely because of their view of the world, so this lack of tolerance can result in a lack of communication and understanding. Besides these, late married couples and their children cannot have enough interactions. For example, older parents can get tired easily and cannot play with their children.

## **CONCLUSION**

To conclude, this research paper aims to discover the main reasons for delay in marriages among young people and the consequences they face in later ages. Late marriages is becoming popular in BaggaMarh village and adjoining areas. On the other hand, with the increase in career opportunities for both women and men, they do not want to have a baby or get married early or on time. Few paradoxes make young adults be away from the idea of marriage. However, late marriage becomes a major problem for population growth instead of its benefits. In addition to this, late marriage also affects women's pregnancy period and childbearing due to birth timing. Late marriage also has some advantages, such as personal growth, financial independence, and other opportunities. All advantages and disadvantages should not be ignored by people and society. While some societies support late marriage, other societies do not sustain it because of population increase and other reasons. In this paper, the main aim is research of reasons and consequences of delayed marriage in BaggaMarh village in Jammu district. As mentioned above, nowadays many people delay their marriages because of education and career opportunities, difficulty to find the right person, getting used to a single life, and becoming normal with pre-marital sex and living together. While their delaying process is continuing, they just see the advantages; however, when they decide to get married, they also face the disadvantages. For this reason, this paper tries to point out both reasons and corresponding outcomes.

## **REFERENCES**

1. Carroll, J. (2017). Delaying Marriage: The Trends and the Consequences. *Ensign*, 24-27.
2. Haotanto, A. V. (2016). *Marrying Late: Pros & Cons—Why It Is No One Else's Business*.
3. Hawkins, A. J., Carroll, J. S., Jones, E. M., & James, S. L. (2022). Capstones vs. Cornerstones: Is Marrying Later Always Better? *State of Our Unions*.



4. Maharaj,P., &Shangase, T. (2020). Reasons for Delaying Marriage: Attitudes of Young, Educated Women in South Africa. *Journal of Comparative Family Studies*.
5. Vitelli,R. (2017). What is the ideal age of getting married: New research suggests that late can be a good thing for some people.

## Editorial Board

**Dr. B.S. Rai,**  
Editor in Chief  
M.A English, Ph.D.  
Former Principal  
G.N. Khalsa PG.College,  
Yamunanagar, Haryana, INDIA  
Email: balbirsinghrai@yahoo.ca

**Dr. Romesh Chand**  
Professor- cum-Principal  
CDL College Of Education,Jagadhri,  
Haryana, INDIA  
Email: cdlcoe2004@gmail.com

**Dr. R. K.Sharma**  
Professor (Rtd.)  
Public Administration,  
P U Chandigarh, India  
Email: sharma.14400@gmail.com

**Dr. Mohinder Singh**  
Former Professor & Chairman.  
Department of Public Administration  
K. U. Kurukshetra (Haryana)  
Email: msingh\_kuk@yahoo.co.in

**Dr. S.S. Rehal**  
Professor & chairman,  
Department of English,  
K.U. Kurukshetra (Haryana)  
Email: srehal63@gmail.com

**Dr. Victor Sohmen**  
Professor,  
Deptt. of Management and Leadership  
Drexel University Philadelphia,  
Pennsylvania, USA.  
Email: vsohmen@gmail.com

**Dr. Anisul M. Islam**  
Professor  
Department of Economics  
University of Houston-Downtown,  
Davies College of Business  
Shea Street Building Suite B-489  
One Main Street, Houston,  
TX 77002, USA  
Email: islama@uhd.edu

**Dr. Zhanna V.Chevychalova,** Kharkiv,  
Associate Professor,  
Department of International Law,  
Yaroslav Mudry National Law University,  
UKRAINE  
Email:zhannachevychalova@gmail.com

**Dr. Kapil Khanal**  
Associate Professor of Management,  
Shankar Dev Campus,  
Ram Shah Path T.U. Kirtipur, NEPAL.  
Email:kapilkhanal848@gmail.com

**Dr. Dalbir Singh**  
Associate Professor  
Haryana School of Business, G.J.U.S & T, Hisar,  
Haryana, INDIA  
Email: dalbirhsb@gmail.com

**Nadeera Jayathunga**  
Senior Lecturer  
Department of Social Sciences,  
Sabaragamuwa University, Belihuloya,  
SRI LANKA  
Email: nadeesara@yahoo.com

**Dr. Parupalli Srinivas Rao**  
Lecturer in English,  
English Language Centre,  
King Faisal University, Al-Hasa,  
KINGDOM of SAUDI ARABIA  
Email: vasupr@yahoo.com

## *Categories*

- Business Management
- Social Science & Humanities
- Education
- Information Technology
- Scientific Fields

## *Review Process*

Each research paper/article submitted to the journal is subject to the following reviewing process:

1. Each research paper/article will be initially evaluated by the editor to check the quality of the research article for the journal. The editor may make use of iThenticate/Viper software to examine the originality of research articles received.
2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
3. At this stage, two referees will carefully review the research article, each of whom will make a recommendation to publish the article in its present form/modify/reject.
4. The review process may take one/two months.
5. In case of acceptance of the article, journal reserves the right of making amendments in the final draft of the research paper to suit the journal's standard and requirement.

## *Published by*

### **South Asian Academic Research Journals**

A Publication of CDL College of Education, Jagadhri (Haryana)  
(Affiliated to Kurukshetra University, Kurukshetra, India)

Our other publications :

South Asian Journal of Marketing & Management Research (SAJMMR)

ISSN (online) : 2249-877X

SAARJ Journal on Banking & Insurance Research (SJBIR)

ISSN (online) : 2319 – 1422